

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

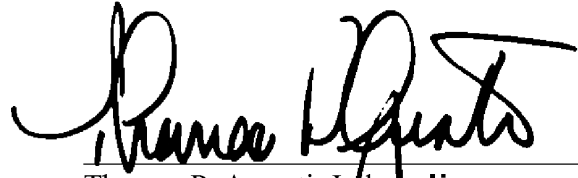
STEPHEN L. DWYER,	:	Case No. 19-11121-TPA
<i>Debtor(s)</i>	:	Chapter 13
	:	
TOYOTA MOTOR CREDIT	:	Related to Document No. 42
CORPORATION,	:	
<i>Movant(s)</i>	:	
	:	
v.	:	
	:	
STEPHEN L. DWYER and RONDA J.	:	
WINNECOUR, Trustee,	:	
<i>Respondent(s)</i>	:	

**ORDER**

A hearing was held on October 14, 2020, on the *Motion For Relief From the Automatic Stay*, filed by Toyota Motor Credit Corporation, at Document No. 42 (“Motion”), and the *Response* filed by the Debtor at Document No. 49, and on consent of Counsel,

*AND NOW*, this 20<sup>th</sup> day of *October, 2020*, it is hereby **ORDERED, ADJUDGED and DECREED** that for the reasons stated on the record at the time of the hearing, the *Motion* is **GRANTED** and the automatic stay is terminated as it affects the interests of Movant with respect to the lease of a 2018 Toyota Highlander XLE V6 AWD, FIN #5TDJZRFH6JS867557, *PROVIDED HOWEVER*, that this *Order* granting relief from stay is **STAYED** so long as the Debtor shall timely make full plan payments to the Chapter 13 Trustee, on or before the date upon which the respective plan payment is due, *time being of the essence*, commencing with the month in which this *Order* is entered. Approved wage attachment remittances shall be considered a “plan payment” for purposes of this *Order*. For the duration of this bankruptcy case, in the event

that the Debtor fails to make any subsequent plan payments to the Trustee then the stay of this Order shall be vacated and the case dismissed upon the filing of an Affidavit of Default by Movant or the Trustee without further hearing or without entry of an additional order. Such Affidavit of Default shall contain a statement of the default as supported by the creditor's own records as well as the records of the Trustee.



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Thomas P. Agresti, Judge **ljm**  
United States Bankruptcy Court

Case Administrator to serve:  
Ronda Winnecour, Esq., Ch. 13 Trustee  
Debtor  
Counsel for Debtor  
Counsel for Movant

In re:  
Stephen L. Dwyer  
Debtor(s)

Case No. 19-11121-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Oct 20, 2020

User: bsil  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2020:

Recip ID	Recipient Name and Address
db	+ Stephen L. Dwyer, 502 S 4th St, Sharpsville, PA 16150-1806

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Fred W. Freitag, IV	on behalf of Creditor Toyota Lease Trust fwfreitagiv@gmail.com LeopoldAssociatesPAX6428@projects.filevine.com
Fred W. Freitag, IV	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION fwfreitagiv@gmail.com LeopoldAssociatesPAX6428@projects.filevine.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Tina M. Fryling	

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Total Noticed: 1

on behalf of Debtor Stephen L. Dwyer tinafryling@gmail.com tfryling@mercyhurst.edu;r53088@notify.bestcase.com

TOTAL: 6